DECLARATION A: POWER OF ATTORNEY FOR PATENT APPLICATION English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled AN IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING TRANSACTIONS, INCLUDING HOME BANKING; the specification of which (check one)

"" "" " " " " " " " " " " " " " " "			as
Application Se	erial No.		
and was amended on		(if	applicable)
•	I have reviewed and under mendment referred to abov	stand the contents of the above identified e.	specification, including the claims, a
I acknowledge the Regulations, §1.56	<u> </u>	on which is material to patentability as def	ined in Title 37, Code of Federal
inventor's certifica	eign priority benefits under the listed below and have al that of the application on	Title 35, United States Code, §119 of an lso identified below any foreign application which priority is claimed:	y foreign application(s) for patent of in for patent or inventor's certificate
Prior Foreign Application(s)			Priority Claimed
PCT/US97/06	5245 PCT	18 April 1997	
(Number)	(Country)	(Day/Month/Year Filed)	Yes No
	- (5)	(Day/Month/Year Filed)	Yes No
(Number)	(Country)	(Day/Month/ Fear Filed)	163 140
I hereby claim the the subject matter provided by the fir as defined in Title	benefit under Title 35, Un of each of the claims of thi rst paragraph of Title 35, U	ited States Code, §120 of any United States application is not disclosed in the prior Jnited States Code §112, I acknowledge that lations, §1.56 which became available bet	es application(s) listed below and ins United States application in the mann ne duty to disclose material to patenta
I hereby claim the the subject matter provided by the fir as defined in Title and the national or	benefit under Title 35, Un of each of the claims of thi rst paragraph of Title 35, Un 37, Code of Federal Regu r PCT international filing of	ited States Code, §120 of any United States application is not disclosed in the prior Jnited States Code §112, I acknowledge that lations, §1.56 which became available bet	es application(s) listed below and ins United States application in the mann ne duty to disclose material to patenta
I hereby claim the the subject matter provided by the fir as defined in Title and the national or 60/015, 81	benefit under Title 35, Un of each of the claims of thi rst paragraph of Title 35, Un 37, Code of Federal Regu r PCT international filing of	ited States Code, §120 of any United States application is not disclosed in the prior Jnited States Code §112, I acknowledge the lations, §1.56 which became available betate of this application:	es application(s) listed below and ins United States application in the mann ne duty to disclose material to patents ween the filing date of the prior appl

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

'Attorney's Docket No. T0091.093925

DECLARATION POWER OF ATTORNEY FOR PARTY APPLICATION English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled AN IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING TRANSACTIONS, INCLUDING HOME BANKING; the specification of which (check one)

was filed on			as
			-
and was amended on			if applicable)
	I have reviewed and under mendment referred to abov	stand the contents of the above identified	specification, including the claims, a
acknowledge the Regulations, §1.5		on which is material to patentability as de	efined in Title 37, Code of Federal
inventor's certific		r Title 35, United States Code, §119 of a lso identified below any foreign applicati which priority is claimed:	
Prior Foreign Application(s)			Priority Claimed
PCT/US97/0	6245 PCT	18 April 1997	
(Number)	(Country)	(Day/Month/Year Filed)	Yes No
(Number)	(Country)	(Day/Month/Year Filed)	Yes No
the subject matter provided by the fi as defined in Title	of each of the claims of thirst paragraph of Title 35, U	tited States Code, §120 of any United States application is not disclosed in the prior Jnited States Code §112, I acknowledge lations, §1.56 which became available belate of this application:	United States application in the man the duty to disclose material to patent
	1.0	April 18, 1996	Abandoned
60/015,8	13		
60/015,8 (Applicat	tion Serial No.)	(Filing Date)	(Status) (patented, pending, abandon

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

English Language Declaration

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Dale C. Hogue, Sr., Registration No. 32,823; George T. Marcou, Registration No. 33,014; Michael D. Bednarek, Registration No. 32,329; Richard Peterson, Registration No. 35,320, and David Schreiber, Registration No. 35,672.

Send Correspondence to:

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Dale Curtis Hogue, Sr. Kilpatrick Stockton LLP Suite 800 Dale Curtis Hogue, Sr. (202) 508-5800

700 - 13th Street, N.W. Washington, D.C. 20005

Full name of sole or first inventor: Wendell W. ANTHONY

First Inventor's signature

Date

Residence: Brentwood, California

Citizenship: U.S.A.

Post Office Address: 152 S. Sepulveda Boulevard, Brentwood, CA 90049

Full name of second joint inventor: Jundar HUANG

Second Inventor's signature

Date 11-17-97

Residence: Agoura Hills, California

Citizenship: U.S.A.

Post Office Address: 30006 Rainbow Crest Drive, Agoura Hills, CA 91301

Full name of third joint inventor: Truc NGUYEN Third Inventor's signature Residence: Cerritos, California Citizenship: U.S.A. Post Office Address: 17113 Stark Avenue, Cerritos, CA 90703 Full name of fourth joint inventor: Ashwin DOSHI Fourth Inventor's signature Date Residence: Cerritos, California Citizenship: India Post Office Address: 18915 Chistina Avenue, Cerritos, CA 90703 Full name of fifth joint inventor: Leslie MOSS Fifth Inventor's signature Date Residence: Los Angeles, California Citizenship: U.S.A. Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A. Post Office Address: 5574 Ridgeway Court, Thousand Oaks, CA 91362	`	
Residence: Cerritos, California Citizenship: U.S.A. Post Office Address: 17113 Stark Avenue, Cerritos, CA 90703 Full name of fourth joint inventor: Ashwin DOSHI Fourth Inventor's signature Date Residence: Cerritos, California Citizenship: India Post Office Address: 18915 Chistina Avenue, Cerritos, CA 90703 Full name of fifth joint inventor: Leslie MOSS Fifth Inventor's signature Date Residence: Los Angeles, California Citizenship: U.S.A. Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A.	Full name of third joint inventor: Truc NGUYEN	
Citizenship: U.S.A. Post Office Address: 17113 Stark Avenue, Cerritos, CA 90703 Full name of fourth joint inventor: Ashwin DOSHI Fourth Inventor's signature Date Residence: Cerritos, California Citizenship: India Post Office Address: 18915 Chistina Avenue, Cerritos, CA 90703 Full name of fifth joint inventor: Leslie MOSS Fifth Inventor's signature Date Residence: Los Angeles, California Citizenship: U.S.A. Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A.	Third Inventor's signature	Date
Post Office Address: 17113 Stark Avenue, Cerritos, CA 90703 Full name of fourth joint inventor: Ashwin DOSHI Fourth Inventor's signature Date Residence: Cerritos, California Citizenship: India Post Office Address: 18915 Chistina Avenue, Cerritos, CA 90703 Full name of fifth joint inventor: Leslie MOSS Fifth Inventor's signature Date Residence: Los Angeles, California Citizenship: U.S.A. Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A.	Residence: Cerritos, California	
Full name of fourth joint inventor: Ashwin DOSHI Fourth Inventor's signature Residence: Cerritos, California Citizenship: India Post Office Address: 18915 Chistina Avenue, Cerritos, CA 90703 Full name of fifth joint inventor: Leslie MOSS Fifth Inventor's signature Date Residence: Los Angeles, California Citizenship: U.S.A. Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A.	Citizenship: U.S.A.	
Fourth Inventor's signature Residence: Cerritos, California Citizenship: India Post Office Address: 18915 Chistina Avenue, Cerritos, CA 90703 Full name of fifth joint inventor: Leslie MOSS Fifth Inventor's signature Date Residence: Los Angeles, California Citizenship: U.S.A. Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A.	Post Office Address: 17113 Stark Avenue, Cerritos, CA 90703	
Fourth Inventor's signature Residence: Cerritos, California Citizenship: India Post Office Address: 18915 Chistina Avenue, Cerritos, CA 90703 Full name of fifth joint inventor: Leslie MOSS Fifth Inventor's signature Date Residence: Los Angeles, California Citizenship: U.S.A. Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A.		
Residence: Cerritos, California Citizenship: India Post Office Address: 18915 Chistina Avenue, Cerritos, CA 90703 Full name of fifth joint inventor: Leslie MOSS Fifth Inventor's signature Residence: Los Angeles, California Citizenship: U.S.A. Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A.	Full name of fourth joint inventor: Ashwin DOSHI	
Citizenship: India Post Office Address: 18915 Chistina Avenue, Cerritos, CA 90703 Full name of fifth joint inventor: Leslie MOSS Fifth Inventor's signature Date Residence: Los Angeles, California Citizenship: U.S.A. Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A.	Fourth Inventor's signature	Date
Post Office Address: 18915 Chistina Avenue, Cerritos, CA 90703 Full name of fifth joint inventor: Leslie MOSS Fifth Inventor's signature Date Residence: Los Angeles, California Citizenship: U.S.A. Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A.	Residence: Cerritos, California	
Full name of fifth joint inventor: Leslie MOSS Fifth Inventor's signature Date Residence: Los Angeles, California Citizenship: U.S.A. Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A.	Citizenship: India	180
Fifth Inventor's signature Residence: Los Angeles, California Citizenship: U.S.A. Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A.	Post Office Address: 18915 Chistina Avenue, Cerritos, CA 90703	
Fifth Inventor's signature Residence: Los Angeles, California Citizenship: U.S.A. Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A.		
Residence: Los Angeles, California Citizenship: U.S.A. Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A.	Full name of fifth joint inventor: Leslie MOSS	
Citizenship: U.S.A. Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A.	Fifth Inventor's signature	Date
Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A.	Residence: Los Angeles, California	
Full name of sixth joint inventor: Michael WILLIAMS Sixth Inventor's signature Date Residence: Thousand Oaks, California Citizenship: U.S.A.	Citizenship: U.S.A.	
Sixth Inventor's signature Residence: Thousand Oaks, California Citizenship: U.S.A.	Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025	
Sixth Inventor's signature Residence: Thousand Oaks, California Citizenship: U.S.A.		
Residence: Thousand Oaks, California Citizenship: U.S.A.	Full name of sixth joint inventor: Michael WILLIAMS	
Citizenship: U.S.A.	Sixth Inventor's signature	Date
	Residence: Thousand Oaks, California	
Post Office Address: 5574 Ridgeway Court, Thousand Oaks, CA 91362	Citizenship: U.S.A.	
	Post Office Address: 5574 Ridgeway Court, Thousand Oaks, CA 91362	

Full name of seventh joint inventor: David THOMPSON

Seventh Inventor's signature Date

Residence: Torrance, California

Citizenship: U.S.A.

Post Office Address: 3219 W. 189th Street, Torrance, CA 90504

Full name of eighth joint inventor: Hock LAW

Eighth Inventor's signature Date

Residence: Dana Point, California

Citizenship: Canada

Post Office Address: 33881 Manta Court, Dana Point, CA 92629

Full name of ninth joint inventor: Donald EICHENSEER

Ninth Inventor's signature Date

Residence: Los Angeles, California

Citizenship: U.S.A.

Post Office Address: 3219 Midvale Avenue, Los Angeles, CA 90034

Full name of tenth joint inventor: Stepehn Edward SAUSSY

Tenth Inventor's signature Date

Residence: Gardena, California

Citizenship: U.S.A.

Post Office Address: 15815 Arcturus Avenue, Gardena, CA 90249

Full name of eleventh joint inventor: Khanh DO

Eleventh Inventor's signature

Residence: Rancho Palos Verdes, California

Citizenship: U.S.A.

Post Office Address: 5037 Silver Arrow Road, Rancho Palos Verdes, CA 90275

Full name of twelfth joint inventor: Binh LUONG

Twelfth Inventor's signature

Date

Residence: Simi Valley, California

Citizenship: U.S.A.

Post Office Address: 2818 Tejon Court, Simi Valley, CA 93063

English Language Declaration

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Dale C. Hogue, Sr., Registration No. 32,823; George T. Marcou, Registration No. 33,014; Michael D. Bednarek, Registration No. 32,329; Richard Peterson, Registration No. 35,320, and David Schreiber, Registration No. 35,672.

Send Correspondence to:

Direct telephone calls to:

Dale Curtis Hogue, Sr. Kilpatrick Stockton LLP

Suite 800

700 - 13th Street, N.W.

Washington, D.C. 20005

Dale Curtis Hogue, Sr. (202) 508-5800

Full name of sole or first inventor: Wendell W. ANTHONY		
First Inventor's signature Date 9-26-97		
Residence: Brentwood, California		
Citizenship: U.S.A.		
Post Office Address: 152 S. Sepulveda Boulevard, Brentwood, CA 90049		
Full name of second joint inventor: Jundar HUANG		
Second Inventor's signature Date		
Residence: Agoura Hills, California		
Citizenship: U.S.A.		
Post Office Address: 30006 Rainbow Crest Drive, Agoura Hills, CA 91301		

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Full name of eleventh jol ventor: Khanh DO

Eleventh Inventor's signature

Thauls

Date 9/26/97

Residence: Rancho Palos Verdes, California

Citizenship: U.S.A.

Post Office Address: 5037 Silver Arrow Road, Rancho Palos Verdes, CA 90275

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Full name of twelfth joint inventor: Binh LUONG

Twelfth Inventor's signature

Burhund

Date 9/26/97

Residence: Simi Valley, California

Citizenship: U.S.A.

Post Office Address: 2818 Tejon Court, Simi Valley, CA 93063

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Attorney Docket Numb T0091.093925 Full name of seventh joint inventor: David THOMPSON Seventh Inventor's signature Date G Residence: Torrance, California Citizenship: U.S.A. Post Office Address: 3219 W. 189th Street, Torrance, CA 90504 Full name of eighth joint inventor: Hock LAW Eighth Inventor's signature Residence: Dana Point, California Citizenship: Canada Post Office Address: 33881 Manta Court, Dana Point, CA 92629 Full name of ninth joint inventor: Donald EICHENSEER Ninth Inventor's signature Residence: Los Angeles, California Citizenship: U.S.A. Post Office Address: 3219 Midvale Avenue, Los Angeles, CA 90034 Full name of tenth joint inventor: Stepehn Edward SAUSSY Tenth Inventor's signature Residence: Gardena, California Citizenship: U.S.A. Post Office Address: 15815 Arcturus Avenue, Gardena, CA 90249

Full name of third joint inventor: Truc NGUYEN Date 9/26/97 Third Inventor's signature Residence: Cerritos, California Citizenship: U.S.A. Post Office Address: 17113 Stark Avenue, Cerritos, CA 90703 Full name of fourth joint inventor: Ashwin DOSHI Date 9 Fourth Inventor's signature Residence: Cerritos, California Citizenship: India Post Office Address: 18915 Chistina Avenue, Cerritos, CA 90703 Full name of fifth joint inventor: Leslie MOSS Fifth Inventor's signature Residence: Los Angeles, California Citizenship: U.S.A. Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025 Full name of sixth joint inventor: Michael WILLIAMS Date 9/26/82 Sixth Inventor's signature Residence: Thousand Oaks, California Citizenship: U.S.A. Post Office Address: 5574 Ridgeway Court, Thousand Oaks, CA 91362